

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____

Case number _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank National Association, not in its individual
capacity, but solely as Trustee for the RMAC Trust,

Name of creditor: Series 2012-1T

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: _____

Date of payment change:

Must be at least 21 days after date
of this notice _____

New total payment:

Principal, interest, and escrow, if any \$ _____

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

Signature

Date

Print:

First Name Middle Name Last Name

Title

Company

Address

Number Street

City State ZIP Code

Contact phone

Email rcoleman@mlg-defaultlaw.com

CERTIFICATE OF SERVICE:

I, Floyd Healy, certify that a true and correct copy of the foregoing was placed in the U. S. Mail with sufficient postage affixed hereto and via ECF/Electronic Mail, as to guarantee proper delivery to the following on this 30th day of November, 2016:

Alicia L. Cathey
6330 Sandbourne East
Olive Branch, MS 38654

Locke D. Barkley
6360 I-55 North, Suite 140
Jackson, MS 39211

Robert Gambrell
101 Ricky D Britt Blvd, Suite 3
Oxford, MS 38655

/s/Floyd Healy
Floyd Healy



15-11733-JDW Doc 52
Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619

COUNTY TAX \$959.05
HAZARD INS \$6,410.00

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:

Loan Number: [REDACTED]
Analysis Date: 11/16/2016

ALICIA CATHEY 6 / N1
6330 SANDBOURNE E
OLIVE BRANCH MS 38654-8543

NEW MONTHLY PAYMENT IS AS FOLLOWS:

Principal and Interest \$544.99
Required Escrow Payment \$614.09
Shortage/Surplus Spread \$33.29
Optional Program Payment \$.00
Buydown or Assistance Payments \$.00
Other \$.00

TOTAL MONTHLY PAYMENT \$1,192.37
NEW PAYMENT EFFECTIVE DATE: 02/01/2017

FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED REQUIRED
STARTING BALANCE							\$6146.95- \$614.06
FEB	\$614.09						\$5532.86- \$1228.15
MAR	\$614.09						\$4918.77- \$1842.24
APR	\$614.09						\$4304.68- \$2456.33
MAY	\$614.09						\$3690.59- \$3070.42
JUN	\$614.09						\$3076.50- \$3684.51
JUL	\$614.09						\$2462.41- \$4298.60
AUG	\$614.09						\$1848.32- \$4912.69
SEP	\$614.09						\$1234.23- \$5526.78
OCT	\$614.09						\$620.14- \$6140.87
NOV	\$614.09						\$6.05- \$6754.96
DEC	\$614.09		\$959.05		\$6,410.00		\$6761.01- \$0.00 *
JAN	\$614.09						\$6146.92- \$614.09

*Indicates a projected low point of \$6,761.01-. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$.00. The difference between the projected low point and the amount required is \$399.50-. This is the shortage.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: [REDACTED] SHORTAGE AMOUNT: \$399.50
NAME: ALICIA CATHEY

IF THE SHORTAGE IS GREATER THAN OR EQUAL TO ONE MONTH'S ESCROW AMOUNT, IT WILL BE SPREAD OVER 12 MONTHS. HOWEVER, IF YOU WISH, YOU MAY REPAY THE CURRENT PROJECTED SHORTAGE IN ONE LUMP SUM.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY
This is a statement of actual activity in the escrow account from 06/2015 through 01/2017. Last year's projections are next to the actual activity. The most recent mortgage payment was \$1,231.66 of which \$686.67 went to the escrow account and the remainder of \$544.99 went towards the mortgage loan. An asterisk (*) indicates a difference between a projected disbursement and actual activity.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$3433.38	\$12482.33-
JUN	\$686.67	*				\$4120.05	\$12482.33-
JUL	\$686.67	*				\$4806.72	\$12482.33-
AUG	\$686.67	*				\$5493.39	\$12482.33-
SEP	\$686.67	\$769.88*				\$6180.06	\$11712.45-
OCT	\$686.67	\$1154.82*				\$6866.73	\$10557.63-
NOV	\$686.67	\$769.88*		\$9025.00*	HAZARD INS.	\$7553.40	\$18812.75-
DEC	\$686.67	\$558.50*	\$962.07	\$959.05*	COUNTY/PARIS	\$7278.00	\$19213.30-
DEC			\$7278.00	*	HAZARD INS.	\$0.00	\$19213.30-
JAN	\$686.67	\$558.50*				\$686.67	\$18654.80-
FEB	\$686.67	\$1117.00*				\$1373.34	\$17537.80-
MAR	\$686.67	\$558.50*				\$2060.01	\$16979.30-
APR	\$686.67	\$1117.00*				\$2746.68	\$15862.30-
MAY	\$686.67	\$1117.00*				\$3433.35	\$14745.30-
JUN		\$1117.00*				\$3433.35	\$13628.30-
AUG		\$1117.00*				\$3433.35	\$12511.30-
SEP		\$1373.34*				\$3433.35	\$11137.96-
OCT		\$686.67*				\$3433.35	\$10451.29-
NOV		\$10300.05*		\$6410.00*	HAZARD INS.	\$3433.35	\$6561.24-
DEC		\$686.67*		\$959.05*	COUNTY/PARIS	\$3433.35	\$6833.62-
JAN		\$686.67*				\$3433.35	\$6146.95-

Last year, we anticipated that payments from the escrow account would be made during this period totaling \$8240.07. The lowest monthly balance should not have exceeded \$.00, the lowest amount required by the mortgage contract, state or federal law.

OVER THIS PERIOD, AN ADDITIONAL \$.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.